

# UNITED STATES BANKRUPTCY COURT

District of Utah (Salt Lake City)

In re Derik Turner and Julie Turner  
Debtor

Case No. 11-26573  
Chapter 13

## Notice of Mortgage Payment Change

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: Bank of America, N.A.

Court claim no. (if known): \_\_\_\_\_

Last four digits of any number you use to identify the debtor's account: 0694

**Date of payment change:**

Must be at least 21 days after date of this notice

11/01/2014

**New total payment:**

Principal, Interest, and escrow, if any

\$117.85

### Part 1: Escrow Account Payment Adjustment

**Will there be a change in the debtor's escrow account payment?**



No



Yes.

Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law.

Describe the basis for the change. If a statement is not attached, explain why:

\_\_\_\_\_

Current escrow payment: \_\_\_\_\_

New escrow payment: \_\_\_\_\_

### Part 2: Mortgage Payment Adjustment

**Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?**



No



Yes.

Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law.

If a notice is not attached, explain why:

\_\_\_\_\_

Current interest rate: \_\_\_\_\_

New interest rate: \_\_\_\_\_

Current principal and interest payment: \_\_\_\_\_

New principal and interest payment: \_\_\_\_\_

### Part 3: Other Payment Change

**Will there be a change in the debtor's mortgage payment for a reason not listed above?**



No



Yes.

Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: CHANGE IN PRINCIPAL - DETAILS REFLECTED IN MONTHLY

Current mortgage payment: \$117.90

New mortgage payment: \$117.85


#### Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

☒ I am the creditor. ☐ I am the creditor's authorized agent.  
(Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Robert Phifer Date 09/04/2014  
Assistant Vice President

Print: Robert Phifer Title Assistant Vice President

Company Bank of America, N.A.

Address 2380 Performance Dr  
Richardson, TX 75082

Specific Contact Information:

Phone: 214-209-8475

Email: robert.phifer@bankofamerica.com

# UNITED STATES BANKRUPTCY COURT

District of Utah (Salt Lake City)

Chapter 13 No. 11-26573

Judge: Joel T. Marker

In re:

Derik Turner and Julie Turner

Debtor(s).

## CERTIFICATE OF SERVICE

I hereby certify that on September 04, 2014, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid, or via filing with the US Bankruptcy Court's CM ECF system.

Debtor: Derik Turner  
Julie Turner  
916 W 3150 S.  
Syracuse, UT 84075

Debtor's Attorney: L. Todd Sessions  
The Law Office of Todd Sessions, LLC  
579 Heritage Park Blvd. 224  
Layton, UT 84041

Trustee: Kevin R. Anderson tr  
405 South Main Street  
Suite 600  
Salt Lake City, UT 84111

/s/ Bill Taylor

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Authorized Agent